

PACIFIC CITY FINANCIAL CORPORATION

	CPP Disbursement Date 12/19/2008	RSSD (Holding Company) 3595084	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2010 \$ millions	2011 \$ millions	%chg from prev		
Assets	\$538	\$546	1.5%		
Loans	\$452	\$436	-3.5%		
Construction & development	\$14	\$11	-22.0%		
Closed-end 1-4 family residential	\$17	\$42	144.1%		
Home equity	\$0	\$0	-40.3%		
Credit card	\$0	\$0			
Other consumer	\$28	\$1	-96.3%		
Commercial & Industrial	\$120	\$98	-18.0%		
Commercial real estate	\$264	\$248	-6.0%		
Unused commitments	\$37	\$30	-18.8%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$2	\$3	28.2%		
Asset-backed securities	\$0	\$0			
Other securities	\$2	\$0	-88.8%		
Cash & balances due	\$84	\$111	32.2%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$27			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$33			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$482	\$485	0.7%		
Deposits	\$470	\$482	2.5%		
Total other borrowings	\$8	\$0	-100.0%		
FHLB advances	\$0	\$0			
Equity					
Equity capital at quarter end	\$56	\$61	8.5%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$19	\$4	NA		
Performance Ratios					
Tier 1 leverage ratio	10.3%	11.1%	--		
Tier 1 risk based capital ratio	13.0%	14.9%	--		
Total risk based capital ratio	14.3%	16.2%	--		
Return on equity ¹	-28.9%	4.5%	--		
Return on assets ¹	-2.7%	0.5%	--		
Net interest margin ¹	3.8%	4.1%	--		
Coverage ratio {(ALL+Alloc transfer risk)/Noncurrent loans}}	61.0%	138.9%	--		
Loss provision to net charge-offs (qtr)	91.6%	62.0%	--		
Net charge-offs to average loans and leases ¹	6.4%	3.2%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2010	2011	2010	2011	
Construction & development	2.3%	0.0%	3.7%	1.6%	--
Closed-end 1-4 family residential	0.0%	0.0%	0.0%	0.0%	--
Home equity	0.0%	0.0%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.3%	0.0%	0.4%	0.0%	--
Commercial & Industrial	8.1%	6.1%	4.7%	2.9%	--
Commercial real estate	5.8%	2.0%	0.8%	0.2%	--
Total loans	5.6%	2.5%	1.9%	0.9%	--